

**Fill in this information to identify the case:**Debtor 1 DEBRA TERRI CATALDO

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-24665CMB**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK NA - TRUSTEE Court claim no. (if known): 05-3

Last 4 digits of any number you use to identify the debtor's account 9 3 3 1

Property Address: 632 PENNY DR  
PITTSBURGH PA 15235

**Part 2: Cure Amount**

| Total cure disbursements made by the trustee:  | Amount               |
|--|----------------------|
| a. Allowed prepetition arrearage:  | (a) \$ <u>0.00</u>   |
| b. Prepetition arrearage paid by the trustee:  | (b) \$ <u>0.00</u>   |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) \$ <u>0.00</u>   |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u>   |
| e. Allowed postpetition arrearage:   | (e) \$ <u>0.00</u>   |
| f. Postpetition arrearage paid by the trustee:   | + (f) \$ <u>0.00</u> |
| g. <b>Total.</b> Add lines b, d, and f.  | (g) \$ <u>0.00</u>   |

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$856.21

The next postpetition payment is due on 9 / 1 / 2022  
MM / DD / YYYY



Mortgage is paid directly by the debtor(s).

Debtor 1 DEBRA TERRI CATALDO  
Name

Case number (if known) 16-24665CMB

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 10/31/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **DEBRA TERRI CATALDO**  
Name

Case number (if known) **16-24665CMB**

**Disbursement History**

| Date  | Check # | Name                 | Posting Type                  | Amount           |
|---|---------|----------------------|-------------------------------|------------------|
| <b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b> |         |                      |                               |                  |
| 09/20/2019                                      |         | US BANK NA           | REALLOCATION OF PRINCIPAL     | 873.00           |
| 09/20/2019                                      |         | US BANK NA           | REALLOCATION OF PRINCIPAL     | 1,854.11         |
| 10/24/2019                                      | 1137436 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 1,263.72         |
| 11/25/2019                                      | 1140891 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 745.13           |
| 12/23/2019                                      | 1144267 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 787.42           |
| 01/28/2020                                      | 1147740 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 934.79           |
| 02/25/2020                                      | 1151278 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 947.01           |
| 03/23/2020                                      | 1154751 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 847.72           |
| 04/27/2020                                      | 1158212 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 872.46           |
| 05/26/2020                                      | 1161546 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 845.84           |
| 06/26/2020                                      | 1164707 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 845.83           |
| 07/29/2020                                      | 1167785 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 847.61           |
| 08/25/2020                                      | 1170866 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 183.72           |
| 09/28/2020                                      | 1173975 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 1,427.92         |
| 10/26/2020                                      | 1177050 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 935.58           |
| 11/24/2020                                      | 1180101 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 876.78           |
| 12/21/2020                                      | 1183020 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 868.10           |
| 01/25/2021                                      | 1186037 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 887.25           |
| 02/22/2021                                      | 1189158 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 892.92           |
| 03/26/2021                                      | 1192475 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 893.94           |
| 04/26/2021                                      | 1195707 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 894.07           |
| 05/25/2021                                      | 1198824 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 894.02           |
| 06/25/2021                                      | 1202007 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 893.94           |
| 07/26/2021                                      | 1205199 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 931.45           |
| 08/26/2021                                      | 1208354 | US BANK NA           | AMOUNTS DISBURSED TO CREDITOR | 262.08           |
| 09/24/2021                                      | 1211485 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 793.94           |
| 10/25/2021                                      | 1214543 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 800.21           |
| 11/22/2021                                      | 1217572 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 1,515.37         |
| 12/23/2021                                      | 1220663 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 1,041.36         |
| 01/26/2022                                      | 1223711 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 922.32           |
| 02/23/2022                                      | 1226564 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 391.83           |
| 03/25/2022                                      | 1229567 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 927.81           |
| 04/26/2022                                      | 1232604 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 911.34           |
| 05/25/2022                                      | 1235638 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 1,173.74         |
| 06/27/2022                                      | 1238661 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 1,261.15         |
| 07/26/2022                                      | 1241590 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 938.42           |
| 08/24/2022                                      | 1244455 | US BANK NA - TRUSTEE | AMOUNTS DISBURSED TO CREDITOR | 87.54            |
|   |         |                      |                               | <u>33,271.44</u> |

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DEBRA TERRI CATALDO  
632 PENNY DRIVE  
PITTSBURGH, PA 15235

DAVID A COLECCHIA ESQ  
LAW CARE  
324 S MAPLE AVE  
GREENSBURG, PA 15601

US BANK NA - TRUSTEE  
C/O BANK OF AMERICA NA\*\*  
RETAIL PAYMENT SERVICES  
PO BOX 660933  
DALLAS, TX 75266-0933

BANK OF AMERICA NA  
ATTN BANKRUPTCY NOTICING  
PO BOX 31785  
TAMPA, FL 33631-3785

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

10/31/22

/s/ Roberta Saunier

---

Administrative Assistant  
Office of the Chapter 13 Trustee